

Business Continuity and Disaster Recovery Plan

The Optimized RIA d/b/a/ Blue Duck Wealth Management

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Policy

This policy outlines *The Optimized RIA d/b/a/ Blue Duck Wealth Management's (Blue Duck)* (the "Company") immediate and long-term contingency planning and recovery process. The purpose of this Contingency and Disaster Recovery Plan is to provide specific guidelines for **Blue Duck** to follow in the event of a failure of any critical business capability.

Responsibility

The CCO is responsible for creating and maintaining the Company's immediate and long-term contingency planning and recovery procedures that are appropriate to the scale and scope of the Company's business.

If the physical files of the Company are destroyed.

All client account opening forms and other documentation (client Information Statements, all types of IRA adoption agreements, margin agreements, powers of attorney, trust documents, account statements, and in the case of direct business, copies of new account applications) are scanned and archived both on the Company's server and off-site at custodian sites and finally to Docupace (paperless provider).

All client information (general information such as name, address, phone, date of birth, social security numbers, and specific account information including account numbers and positions) is stored in the Company's client database. Backups are made frequently and are archived both on the Company's server and off-site on Docupace. The President will ensure daily backups.

RIA information (including a list of RIA clients and their fee arrangement) is stored in a data file that is archived as discussed above.

The Company's financial information is stored in a data file that is archived in an off-site cloud based provider as well as discussed above.

If the electronic files of the Company are destroyed.

The Company will restore from its electronic backup all pertinent company and client records. The archived records are stored both on the Company's server and a third-party provider off-site provider Docupace.

If the phones of the Company are out for an extended period.

The Company will request that our local phone carrier add a message to our line directing all incoming calls to a series of cell phone, or alternate business numbers, which will be determined at the time.

If the server of the Company becomes unusable for any reason.

The Company will procure another server at that time. Time constraints for the purchase, delivery, and installation of a server will depend on a number of outside factors such as the retailer, delivery services, and the consultant hired to install the server, but it is expected that the Company will only be without a server for two to four business days. Once the new server is installed, the last electronic backup will be installed.

If the offices of the Company become uninhabitable or destroyed.

The Company will initiate the procedures outlined above for the electronic and/or physical files, for phone service outage, and for the server being unusable.

The Company will acquire new office space as quickly as possible. In the meantime, the Company will operate from the office at 1145 Hembree Rd. and if this is not available the company will operate at the Owner's residence at 515 Rose Garden Way, Alpharetta, GA 30009. The Company will assign its staff to work from the home office of the President until new office space is acquired.

The Company will require that any documentation (forms, letters, applications, correspondence, and advertising) that requires the review, approval, and/or signature of the President be delivered to the residence of the President.

The Company will direct the US Post Office to forward its mail to the home office of its most senior executive officer.

The Company will request from its vendors duplicate copies of their software programs for re-installation on client workstations.

In the event of the loss of key personnel.

The firm recognizes that Vance Howard is a "key" employee, for whose loss the firm must establish contingencies in an effort to prevent disruption to client service. Should Mr. Howard become unable to fulfill his obligations to the firm and clients, Karen Howard shall serve as alternate.

Notification of Regulatory Authorities and Others.

The Company will notify appropriate authorities, vendors (including account custodians), and other parties immediately, or as necessary.

Annual Testing

The Company will conduct a comprehensive test of the Contingency/Disaster Recovery Plan (DR Plan) on an annual basis and the results of the test will be documented and retained on file. If the DR Plan is implemented, this can serve in lieu of the annual testing as described above. Such incidents will also be documented and retained on file. The CCO and the President will have the responsibility for testing and documenting actual implementation of the DR Plan. The Company's business is highly cloud-based, therefore much of the testing is dependent on internet access at the alternate location. The items tested during the annual testing process will include 1) access to the internet from the alternate location, 2) access to the various service providers (including custodians, email, archiving and phone services), 3) the ability to forward phones to cell phones, and 4) the integrity of backup services, etc.

If a disaster occurs, every effort will be made by the Company to contact all clients. This will either be done by phone calls, emails, general mailing, and/or posting a message on the company website. A list of all clients can be received by contacting the various custodians.